

the crop year for which the cancellation of this option is to be effective.

Signed in Washington, D.C. on December 20, 1996.

Kenneth D. Ackerman,  
Manager, Federal Crop Insurance  
Corporation.

[FR Doc. 96-33066 Filed 12-27-96; 8:45 am]

BILLING CODE 3410-FA-P

## NUCLEAR REGULATORY COMMISSION

### 10 CFR Part 35

[Docket No. PRM-35-14]

#### IsoStent, Inc.; Withdrawal of Petition for Rulemaking

**AGENCY:** Nuclear Regulatory  
Commission.

**ACTION:** Petition for rulemaking:  
Withdrawal.

**SUMMARY:** The Nuclear Regulatory Commission (NRC) is withdrawing, at the petitioner's request, a petition for rulemaking (PRM-35-14) filed by IsoStent, Inc. By a letter dated May 9, 1996, the petitioner requested that the NRC amend its regulations by adding a new section to address permanently implanted intraluminal stents, including phosphorus-32 and strontium-89 radioisotope stents. The petitioner also requested that the NRC add a new section to specify training and experience requirements for qualified physicians responsible for placing radioisotope stents in patients. The NRC published a Federal Register notice on June 27, 1996 (61 FR 33388) announcing receipt of the petition. Recently, in another letter dated October 24, 1996, the petitioner requested that the petition be withdrawn based on public comments received by the NRC on this petition, and other information.

**ADDRESSES:** A copy of the petitioner's letter requesting the withdrawal of the petition is available for public inspection, or copying for a fee, at the NRC Public Document Room, 2120 L Street, NW. (Lower Level), Washington, DC.

Single copies of the petitioner's letter may be obtained free of charge by writing to the Division of Freedom of Information and Publications Services, Office of Administration, U.S. Nuclear Regulatory Commission, Washington, DC 20555-0001.

**FOR FURTHER INFORMATION CONTACT:** Michael T. Lesar, Chief, Rules Review Section, Rules Review and Directives Branch, Division of Freedom of Information and Publications Services,

Office of Administration, U.S. Nuclear Regulatory Commission, Washington, DC 20555-0001, Telephone: 301-415-7163 or Toll Free: 800-368-5642, or E-mail MTL@NRC.GOV.

Dated at Rockville, Maryland, this 23rd day of December 1996.

For the Nuclear Regulatory Commission.  
John C. Hoyle,

Secretary of the Commission.

[FR Doc. 96-33149 Filed 12-27-96; 8:45 am]

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## FEDERAL ELECTION COMMISSION

### 11 CFR Part 104

[Notice 1996-21]

#### Recordkeeping and Reporting by Political Committee: Best Efforts

**AGENCY:** Federal Election Commission.

**ACTION:** Extension of comment period.

**SUMMARY:** On October 9, 1996, the Federal Election Commission published a Notice of Proposed Rulemaking requesting comments on proposed changes to its regulations requiring treasurers of political committees to exercise best efforts to obtain and report the complete identification of each individual who contributes more than \$200 per calendar year. The Commission has decided to extend the comment period until January 31, 1997.

**DATES:** Comments must be received on or before January 31, 1997.

**ADDRESSES:** Comments must be made in writing and addressed to: Ms. Susan E. Propper, Assistant General Counsel, 999 E Street, N.W., Washington, D.C. 20463.

**FOR FURTHER INFORMATION CONTACT:** Ms. Susan E. Propper, Assistant General Counsel, or Ms. Rosemary C. Smith, Senior Attorney, at (202) 219-3690 or toll free (800) 424-9530.

**SUPPLEMENTARY INFORMATION:** The Commission has initiated a rulemaking to determine what changes should be made to its regulations at 11 CFR 104.7(b) (1) and (3) in light of the recent court decision in *Republican National Committee v. Federal Election Commission*, 76 F.3d 400 (D.C. Cir. 1996), *petition for cert. filed*, 65 U.S.L.W. 3186 (U.S. Sept. 9, 1996) (No. 96-415). The Notice of Proposed Rulemaking indicated that the comment period ended on December 6, 1996. 61 F.R. 52901 (Oct. 9, 1996). The Commission received several comments and one request to extend the comment period. The Commission notes that those who were engaged in general election activity or who are engaged in

concluding their 1996 election activities may not have found it possible to submit timely comments. Accordingly, the Commission has concluded that it would be appropriate to extend the comment period until January 31, 1997 to allow commenters sufficient time to prepare their comments and suggestions.

Dated: December 24, 1996.

Lee Ann Elliott,

Chairman, Federal Election Commission.

[FR Doc. 96-33138 Filed 12-27-96; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### 12 CFR Part 202

[Regulation B; Docket No. R-0876]

#### Equal Credit Opportunity

**AGENCY:** Board of Governors of the  
Federal Reserve System.

**ACTION:** Withdrawal of proposed rule.

**SUMMARY:** The Board is withdrawing a proposed amendment to Regulation B (Equal Credit Opportunity) that would have eliminated the general prohibition on collecting data relating to an applicant's sex, race, color, religion, and national origin.

**DATES:** This proposed rule is withdrawn December 24, 1996.

**FOR FURTHER INFORMATION CONTACT:** Jane Jensen Gell, Sheilah Goodman or Natalie Taylor, Staff Attorneys, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, at (202) 452-3667 or 452-2412; for the hearing impaired only, Dorothea Thompson, Telecommunications Device for the Deaf, at (202) 452-3544.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The Equal Credit Opportunity Act (ECOA) makes it unlawful for creditors to discriminate in any aspect of a credit transaction on the basis of sex, race, color, religion, national origin, marital status, age (provided the applicant has the capacity to contract), because all or part of an applicant's income derives from any public assistance, or because an applicant has in good faith exercised any right under the Consumer Credit Protection Act. The ECOA, which is implemented by the Board's Regulation B, is generally silent regarding what information a creditor may collect from an applicant. Regulation B prohibits creditors from asking for or otherwise noting an applicant's sex, race, color,

and national origin, except in connection with home mortgage loans. The regulation also prohibits creditors from collecting information concerning an applicant's religion.

On April 26, 1995, the Board published for public comment a proposed amendment that would eliminate these prohibitions; the proposed amendment would have allowed, but not required, creditors to collect these data for any credit products. (60 FR 20436.) Creditors that collected these data would not have been required to report or disclose them to the public. The Board proposed that if a creditor requested this information and the applicant chose not to provide it, the creditor would have been prohibited from collecting the information through visual observation or other means. The regulation would have continued to bar creditors from considering this information in a credit decision.

## II. Comments Received

Approximately 250 comment letters were received. Nearly 70 percent of them opposed the Board's proposal; the majority of these comments were from creditors and their trade associations. These commenters generally expressed concern that the amendment would lead to mandatory data collection and result in substantially increased costs and burden. In addition, these commenters raised concerns about the quality of the data that would be obtained, given that supplying the information would be voluntary and not all applicants would choose to provide it.

Of the 30 percent of commenters that supported the Board's proposal, approximately half were creditors and half were community representatives. Both groups believed that the data would allow creditors to better identify underserved groups and design programs that would address unmet credit needs. Creditors who supported the proposal believed that it would reduce compliance burden (by allowing them to streamline training and use one application form for multiple credit products, for example). These creditors also stated that having the data would give them the ability to evaluate their compliance with fair lending laws.

## III. Discussion

In 1977, when the Board chose to prohibit creditors from collecting these data, the policy choice was seen as a way to discourage discrimination: If creditors did not have these data, they could not use them to discriminate. In addition, the prohibition was intended to emphasize that factors unrelated to

creditworthiness such as sex or race should not be part of the credit decision.

The fundamental question raised by the proposal is whether the rule prohibiting data collection furthers the ECOA's goal of preventing discrimination in credit transactions. The comments, while helpful, tended to focus on practical issues (such as data quality) rather than how best to ensure fair lending. Ultimately, there is no easy way to measure the extent to which discrimination occurs in credit transactions, nor the effect the rule has had on the incidence of discrimination. It is impossible to know precisely how, if at all, lifting the prohibition and making these data available would affect creditors' actions. On the one hand, it is likely that the prohibition has helped to prevent discrimination in at least some credit transactions. On the other hand, creditors have collected data in connection with mortgage loan applications for nearly twenty years, and there is no indication from this experience that data collection increases the potential for discrimination.

In the past the Congress has expressed interest in this issue, at least with respect to data collection for small business loans. Given this history, and the significant policy issues involved in any decision to remove the prohibition, the Board believes that this is an issue more appropriate for the Congress to consider. Consequently, the Board is withdrawing the proposed amendment pending further congressional guidance.

## IV. Regulatory Flexibility Analysis

The Board's Office of the Secretary has determined that no analysis is needed since the proposal is being withdrawn.

By order of the Board of Governors of the Federal Reserve System, December 23, 1996.  
William W. Wiles,

*Secretary of the Board.*

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## DEPARTMENT OF TRANSPORTATION

### Coast Guard

[CGD08-96-058]

### 33 CFR Part 117

### Notice of Public Meeting; Bordeaux Railroad Bridge, West Nashville, TN

AGENCY: Coast Guard, DOT.

ACTION: Notice of public meeting.

SUMMARY: The U.S. Coast Guard announces a forthcoming public

meeting for the presentation of views concerning the hazard to navigation and use of the Bordeaux Railroad Bridge between West Nashville, Tennessee, and Buena Vista Springs, Tennessee.

DATE: The meeting will be held at 9 a.m., January 8, 1997.

ADDRESSES: The meeting will be held in Room A-761 at the Federal Courthouse, 801 Broadway (Broadway and 8th Street), Nashville, Tennessee.

(b) Written comments may be submitted to the docket. Comments will be available for examination or copying from 8 a.m. to 4 p.m., Monday through Friday, except Federal holidays, at the office of the Director, Western River Operations, Bridge Branch, 1222 Spruce Street, St. Louis, Missouri 63103-2832.

FOR FURTHER INFORMATION CONTACT: Mr. Roger Wiebusch, (314) 539-3900, extension 378.

SUPPLEMENTARY INFORMATION: As a result of the Coast Guard Authorization Act of 1991 (P.L. 102-241, dated December 19, 1991) the Bordeaux Railroad Bridge was declared to be unreasonably obstructive to navigation. Information available to the Coast Guard indicates that the bridge has not been used for rail traffic since December 1991. Based on this information, the structure no longer appears to meet the definition of a bridge and may require removal from the water. All interested parties shall have full opportunity to be heard and to present their views as to whether removal of this bridge is needed, giving due consideration to the necessities of free and unobstructed water navigation.

Any person who wishes, may appear and be heard at this public meeting. Persons planning to appear and be heard are requested to notify the Director, Western Rivers Operations, Bridge Branch, 1222 Spruce Street, St. Louis, Missouri 63103-2832, Telephone: 314-539-3900 extension 378, any time prior to the meeting and indicate the amount of time required. Depending upon the number of scheduled statements, it may be necessary to limit the amount of time allocated to each person. Any limitations of time allocated will be announced at the beginning of the meeting. Written statements and exhibits may be submitted in place of, or in addition to, oral statements and will be made a part of the public docket. Such written statements and exhibits may be delivered at the meeting or mailed to the Director, Western Rivers Operations, Bridge Branch. Transcripts of the meeting will be made available for purchase upon request.